

**Information to identify the case:**

Debtor 1	<b>Donald J Dugan</b>	Social Security number or ITIN <b>xxx-xx-3335</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Janice L Dugan</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-3978</b>
		EIN <b>-----</b>

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-22147-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald J Dugan

Janice L Dugan

1/12/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donald J Dugan  
Janice L Dugan  
Debtors

Case No. 21-22147-GLT  
Chapter 7

District/off: 0315-2

User: admin

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Date Rcvd: Jan 12, 2022

Form ID: 318

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Donald J Dugan, Janice L Dugan, 3102 H Street, McKeesport, PA 15133-2307
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15419645	+ American Express, PO Box 981537, El Paso, TX 79998-1537
15419655	+ First National Bank of PA, 4140 E. State St., Hermitage, PA 16148-3401
15419656	+ PA Municipal Services, 336 Delaware Ave. Dept. W-62, Oakmont, PA 15139-2138
15419657	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15419658	+ Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
15419659	+ Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
15419660	+ Smiles Forever Family Dentistry, 2542-A Monroeville Blvd., Monroeville, PA 15146
15419661	+ State Farm, PO Box 52265, Phoenix, AZ 85072-2265
15419670	+ WM Corporate Services, Inc., As Payment Agent, PO Box 13577, Philadelphia, PA 19101-3577

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: QNLCARDIELLO.COM	Jan 13 2022 04:53:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Jan 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 13 2022 04:53:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jan 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15419645	+ Email/PDF: bncnotices@becket-lee.com	Jan 12 2022 23:58:19	American Express, PO Box 981537, El Paso, TX 79998-1537
15419654	Email/Text: kburkley@bersteinlaw.com	Jan 13 2022 00:01:00	Duquesne Light, Payment Processing Center, PO Box 10, Pittsburgh, PA 15230
15419646	+ EDI: CAPITALONE.COM	Jan 13 2022 04:53:00	Capital One, PO Box 31293, Salt Lake City, UT

District/off: 0315-2

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15419647	+ EDI: CAPITALONE.COM	Jan 13 2022 04:53:00	84131-0293 Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
15419648	+ EDI: COMCASTCBLCENT	Jan 13 2022 04:53:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
15419649	+ EDI: WFNNB.COM	Jan 13 2022 04:53:00	Comenity Bank/Comenity Card, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
15419650	+ EDI: WFNNB.COM	Jan 13 2022 04:53:00	Comenity Capital Bank/Big Lots Credit, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
15419651	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 12 2022 23:58:25	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15419652	EDI: DISCOVER.COM	Jan 13 2022 04:53:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
15419653	+ EDI: ESSL.COM	Jan 13 2022 04:53:00	Dish, PO Box 7203, Pasadena, CA 91109-7303
15419655	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 13 2022 00:00:00	First National Bank of PA, 4140 E. State St., Hermitage, PA 16148-3401
15419658	+ Email/PDF: ebnotices@pnmac.com	Jan 13 2022 00:09:01	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
15419662	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/Car Care Aamco, C/O PO Box 965001, Orlando, FL 32896-0001
15419663	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/Care Credit, c/c PO Box 965036, Orlando, FL 32896-0001
15419664	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15419666	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15419665	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/Paypal Credit Card, PO Box 965005, Orlando, FL 32896-5005
15419667	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15419668	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
15420111	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15419669	+ EDI: WFFC.COM	Jan 13 2022 04:53:00	Wells Fargo Bank, NA, PO Box 14517, Des Moines, IA 50306-3517
15419671	+ EDI: COMCASTCBLCENT	Jan 13 2022 04:53:00	Xfinity Mobile, 1701 John F Kennedy Blvd., Philadelphia, PA 19103-2838

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2022 at the address(es) listed below:

Name	Email Address
Douglas G. Hipp	on behalf of Joint Debtor Janice L Dugan twohipp4u@hotmail.com
Douglas G. Hipp	on behalf of Debtor Donald J Dugan twohipp4u@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6